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You can choose from one or a combination of the index strategies listed below. You also have the option to invest in variable investment options; refer to the client brochure or prospectus for the list of available options.

Point-to-Point with Cap Rate				
1-Year Term	Buffer			
	10%	15%	30%	100%
S&P 500® Index	17.25%	15.25%	10%	8.5%
MSCI EAFE	18.25%	14.25%	10.75%	
Invesco QQQ ETF	17.25%	16.25%	10.75%	
iShares Russell 2000 ETF	17.25%	16.25%	10.75%	

Point-to-Point with Cap Rate		
3-Year Term	Buffer	
	10%	20%
S&P 500® Index	110%	60%
MSCI EAFE	105%	55%
iShares Russell 2000 ETF	110%	65%

Point-to-Point with Cap Rate		
6-Year Term	Buffer	
	20%	30%
S&P 500® Index	Uncapped	70%
MSCI EAFE	Uncapped	75%
iShares Russell 2000 ETF	150%	70%

¹ 5% buffers are not available in Pennsylvania.

During the Income Stage, there are limited Index Strategies and no Variable Sub-accounts. You may choose from one or a combination of 1-year Point-to-Point Cap strategies.

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Dual Directional			
1-Year Term	Buffer		
	10%	15%	
S&P 500® Index	13.5%	9.5%	

This strategy turns a negative index return (within or equal to the Buffer) into a positive credit.

Dual Directional			
6-Year Term	Buffer		
	10%	15%	20%
S&P 500® Index	Uncapped	80%	75%

Uncapped Growth Opportunities (no maximum amount of credit)

Step Rate Plus				
1-Year Term	Buffer			
	5% ¹		10%	
S&P 500® Index	Step Rate: 12.75% Par Rate: 65%		Step Rate: 12.5% Par Rate: 65%	
MSCI EAFE	Step Rate: 12.75% Par Rate: 65%			

If the Index Return is between zero and the Step Rate, we credit the Step Rate. If the Index Return is higher than the Step Rate, we credit the greater of the Step Rate or the Participation Rate multiplied by the Index Return.

Tiered Participation				
6-Year Term	Buffer			
	5% ²		10%	
S&P 500® Index	Tier 1	Tier 2	Tier 1	Tier 2
	0 – 20% 100%	> 20% 120%	0 – 20% 100%	> 20% 115%
MSCI EAFE	Tier 1	Tier 2	Tier 1	Tier 2
	0 – 20% 100%	> 20% 120%	0 – 20% 100%	> 20% 117%
iShares Russell 2000 ETF	Tier 1	Tier 2	-	-
	0 – 20% 100%	> 20% 105%		

When the Index Return is positive, you receive 100% of the Index Return up to the Tier Level plus the Tier 2 Participation Rate of any of Index Return in excess of the Tier Level.



Scan for current rates.



Prudential FlexGuard Income's index strategies do not represent a direct investment in an index or ETF. To receive the rates shown, your application needs to be signed on or after the date shown above and before new rates are established through a new rate sheet. From the date you sign your Annuity Application, we must also receive that paperwork in good order within 15 calendar days of the application signed date. Your Index Effective Date must then be within 45 calendar days of your application signed date. If these conditions are not met, we will issue your contract using the current Index Strategy Rates in effect on your Index Effective Date.

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